DCCUMENT RESUME

ED 153 919 95 SO 010 863

TITLE	Student Competencies Guide: Survival Skills for a Changing World.
INSTITUTION	Northwest Regional Educational Lab., Portland, Oreg.
SPONS AGENCY	National Inst. of Education (DHEW), Washington, D.C.
PUB DATE	Jun 77
NOTE	50p.; For related documents, see SO 010 860-862
AVAILABLE FROM	Northwest Regional Educational Laboratory, Office of Marketing, 710 S.W. Second Avenue, Portland, Oregon 97204 ($1.95, paper cover)
EDRS PRICE	MF-$0.83 Plus Postage. HC Not Available from EDRS.
DESCRIPTORS	Cocurricular Activities; Community Involvement; *Community Resources; Community Role; Consumer Economics; Credit (Finance); *Daily Living Skills; Educational Resources; Government Role; Guides; Health; Junior High School Students; Learning Experience; Money Management; Relevance (Education); School Community Relationship; Secondary Education; *Skill Development; *Student Experience; *Student Projects; Student Research; Voting; Workbooks

ABSTRACT

This guide is designed to help junior and senior high school students acquire basic competencies in daily living. In addition to identifying 13 competencies, the guide explains how students can obtain certification in these skills by members of the community whose jobs require them to be proficient in them. The competencies include transacting business on credit, maintaining a checking account, filing state and federal taxes, budgeting time and money effectively, maintaining good physical health, making effective use of leisure time, responding to fire and health emergencies, participating in the electoral process, understanding basic structure and function of local government, explaining personal legal rights, and operating and maintaining an automobile. On their own students must locate the materials needed to complete each competency, make appointments with certifiers, successfully complete the requirements of the competency, and obtain signatures of certifiers. The guide concludes with a resource list for locating materials needed to complete each competency, a sample chart for scheduling completion of each competency, a blank schedule, and a sheet for signatures of certifiers. (AV)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY
Edward Tyler

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC) AND USERS OF THE ERIC SYSTEM."

ED153919

Student Competencies Guide: Survival Skills for a Changing World.

Northwest Regional Educational Laboratory

SØ 010 863

Published by the Northwest Regional Educational Laboratory, a private nonprofit corporation. The work upon which this publication is based was performed pursuant to a contract with the National Institute of Education, Department of Health, Education and Welfare. The opinions expressed in this publication do not necessarily reflect the position or policy of the National Institute of Education, and no official endorsement by that agency should be inferred.

June 1977

ISBN 0-89354-602-X

Printed in the United States of America

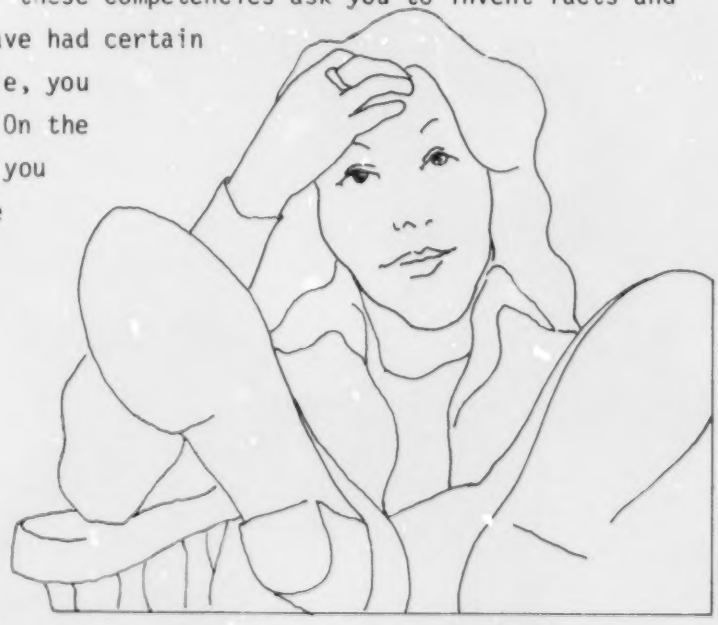
Northwest Regional Educational Laboratory
710 Southwest Second Avenue
Portland, Oregon 97204

What Are The Competencies?

Competencies are important skills and tasks you should be able to perform to function effectively in today's society. This set of materials gives you specific tasks to introduce you to some of the major competencies or survival skills for a changing world. You will be learning more about these skills all your life. Success in these skills will make it easier for you to become independent, self-reliant, self-confident and legally responsible for your own actions.

Some of the competencies involve situations you already encounter in your daily life. For example, you have had some experience in the area of maintaining physical health, so you might choose to demonstrate this competency without doing any additional preparation. You need to check out how this competency is demonstrated, however, because you will want to know the specific activities called for. Other competencies involve situations that you have not experienced. You may not have filled out income tax forms before, but you will need this skill in the near future.

One more thing. Some of these competencies ask you to invent facts and information as if you have had certain experiences. For example, you may not now own a car. On the competency that assumes you do, you are free to take information about the car either from a friend, your family or the car you would own if you had one. This is called "hypothetical information." Watch for it.



Who Evaluates Your Performance?

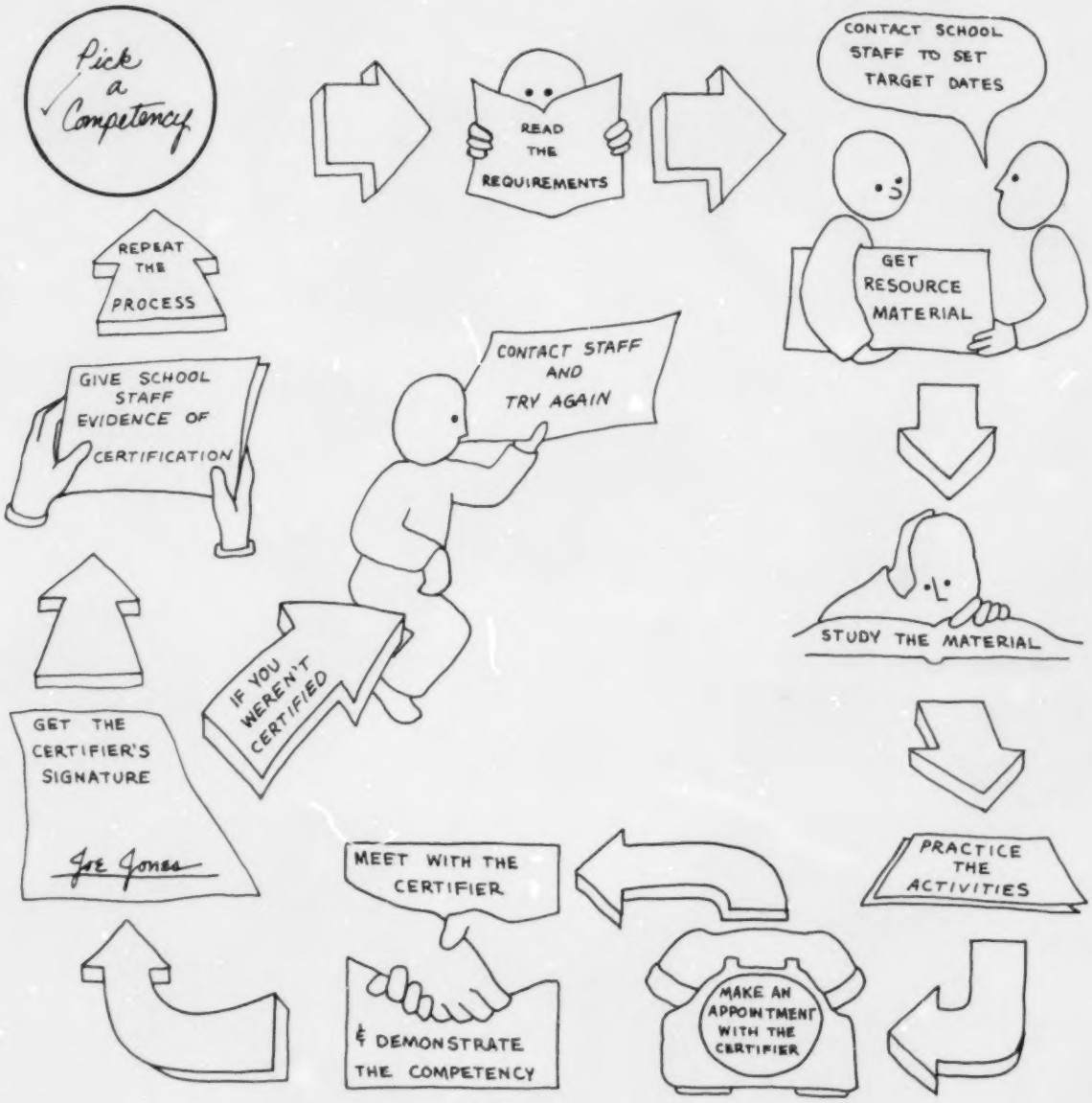
Your performance on the competencies will be evaluated or certified (remember when this was called "grading"?) by people working in the community. We're calling these people your certifiers. They are people who in their daily work are directly involved in the issues dealt with by the competencies. We assume that they already have the skills, know the tasks and understand the information that you are going to learn from these competencies. It is important to realize that the certifiers are your teachers for the competencies. All of these people should welcome your questions. You should feel free to ask them about anything that confuses you concerning your work.

What Do You Do?

The competencies have been selected because they represent skills important or necessary to live successfully in modern society. For this reason, you are expected to take most of the initiative in

1. locating the materials you need to complete each competency
2. making appointments with certifiers
3. planning your time, making and keeping appointments and arranging your transportation
4. successfully completing the requirements of the competency
5. obtaining the signatures of certifiers when you have completed the requirements

Competency Certification


Pick a Competency
READ THE REQUIREMENTS
CONTACT SCHOOL STAFF TO SET TARGET DATES
GET RESOURCE MATERIAL
STUDY THE MATERIAL
PRACTICE THE ACTIVITIES
MAKE AN APPOINTMENT WITH THE CERTIFIER
MEET WITH THE CERTIFIER & DEMONSTRATE THE COMPETENCY
GET THE CERTIFIER'S SIGNATURE
Joe Jones
GIVE SCHOOL STAFF EVIDENCE OF CERTIFICATION
REPEAT THE PROCESS
IF YOU WEREN'T CERTIFIED
CONTACT STAFF AND TRY AGAIN

How Do You Locate Materials?

All names, addresses and telephone numbers of competency certifiers can be listed on the "Competency Certification" sheet at the back of this workbook. Materials necessary for an understanding of each competency can be listed in the "Useful Resources" section for each competency in this workbook. You should be familiar with these materials before seeing the certifier. After you have thoroughly studied the materials, you should arrange a meeting with the certifier. If group meetings are arranged, be sure to let the certifier know how many of you are coming. It is very important that you keep the appointments you make.

Where Is Competency Certification Recorded?

Make sure you bring this workbook with you to competency sessions. After understanding and completing a competency to the satisfaction of the certifier, have the certifier sign the "Competency Certification" sheet at the back of this book. It is your responsibility to be sure the certifier signs your workbook in the proper place and enters the date of successful completion. It is like making sure your employer signs your paycheck if you want to cash it!

Planning For Competencies

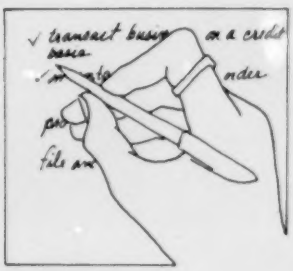
First, you must plan your schedule concerning the competencies. A sample scheduling chart and blank form are printed on pages 40-41 of this workbook. You should estimate how long it will take you to complete each competency so your schedule will be convenient for the certifier and practical for you. Often you can work on several competencies at the same time if you do some careful planning. Remember, however, that it is probably impossible to get all the competencies completed in a short period of time. Also, don't expect your certifiers to be available at a moment's notice. Like you, they have many other responsibilities.

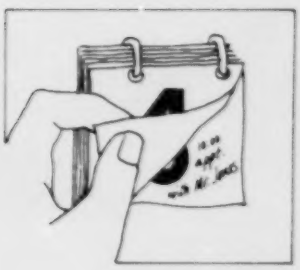
After other students have planned their schedules, school staff can compile a master list with all the students' names under each competency and each student's schedule for completion. Use the master list to advantage to help you work together, plan transportation and arrange group meetings with certifiers.

Points To Remember

1. Your performance on the competencies is evaluated by working adults in the community. They are experienced in their fields--you should feel free to ask them any questions you might have.

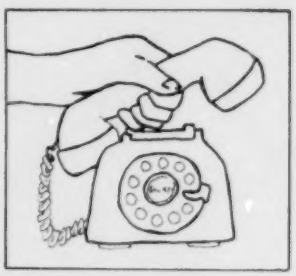
2. Your schedule is important and should be followed closely. It is extremely difficult to finish a great number of competencies at one time. It is unreasonable to expect that certifiers will be able to see you at a moment's notice.



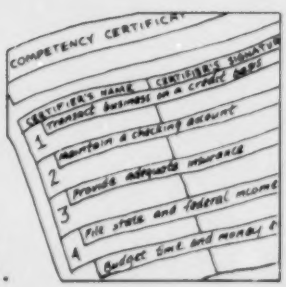


3. It is your responsibility to make and keep appointments with certifiers. For some competencies you may need to coordinate with other students for group appointments.

4. If you are unable to keep an appointment with a certifier because of some emergency, you must call the certifier to make new arrangements.



5. Whenever it is appropriate, group meetings can be arranged for several students and transportation arrangements shared.



6. Names, titles and phone numbers of certifiers should be listed on the "Competency Certification" form in the back of this handbook.

7. Certifiers will sign the "Competency Certification" form as you satisfactorily complete each competency.

The competencies are listed on the following pages. Follow the steps below and as you start to work on each competency, fill in "Resources" and "Arrangements" when you get the necessary information.

STUDENT STEPS FOR CERTIFICATION

1. Read through the workbook to find out what you need to do and where information can be found.
2. Plan a schedule for completing all the competencies within your time limits. Plan dates for completing each one. Record certifier names, titles, business addresses and telephone numbers on the "Competency Certification" page of the workbook.
3. Tell the staff person in charge what your expected completion dates are.
4. Read carefully "What You Do" and "How You Do It--Specific Activities" for each competency as you prepare for it. If you do not understand clearly what you are expected to do, ask someone to explain.
5. List useful resources on the space provided at the end of each competency description.
6. Study the necessary materials carefully.
7. Practice the tasks you will have to perform for certification.
8. Work with other students to plan appointments and transportation when certifiers prefer to work with groups of students.
9. Make an appointment with the certifier and let the staff person in charge know.
10. Plan transportation carefully so that you are sure to arrive on time.
11. Take the workbook with you, do the specific activities to the satisfaction of the certifier and have the certifier sign on the "Competency Certification" page.
12. See that the competency certification is entered in the master records of your program or class.
13. Follow steps three through twelve for each competency, trying to keep closely to your schedule for completion of your original plan.

Transact Business On A Credit Basis

WHAT YOU DO

- ☐ Show a thorough knowledge and understanding of the terms, conditions and interest rates that go along with using a bank credit card.
- ☐ Satisfactorily complete a standard installation contract for a purchase of $300 or more and compute the cost to you in interest if you pay it in one year.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Explain to the satisfaction of a certifier the terms and conditions of the bank's credit card, including credit limits and interest charges.
2. When presented with hypothetical or real information about your income and current debts, complete an installment contract to the satisfaction of a certifier.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Maintain A Checking Account

WHAT YOU DO

- ☐ Follow the specified procedures for opening an account at a commercial bank.
- ☐ Balance a checkbook and reconcile the check register, canceled checks and bank statement.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Make an application for opening a checking account to the satisfaction of a certifier.
2. Demonstrate to the satisfaction of the person to whom you pay the money the ability to write a check.
3. Demonstrate a basic understanding of checking account procedures to the satisfaction of a certifier.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transpcrtation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Provide Adequate Insurance For Yourself, Family And Possessions

WHAT YOU DO

- ☐ Decide to your satisfaction if regular insurance or some alternative insurance better fits your needs.
- ☐ Select an appropriate life insurance plan or outline your alternative insurance plan to a certifier.
- ☐ Select an appropriate health insurance plan.
- ☐ Select appropriate automobile and property insurance plans.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Given hypothetical information about family members, possessions, income and age, explain the conditions of the plan for each category of insurance (health, life, automobile and property insurance plans) to the satisfaction of an insurance agent.

   OR

   Given the same information as above, explain the conditions of your alternative insurance to the satisfaction of a certifier who does not have regular insurance.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

RRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

File State And/Or Federal Taxes

WHAT YOU DO

- ☐ Complete a W-2 withholding form.
- ☐ Complete a state income tax form.
- ☐ Complete long and short federal income tax forms.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Given hypothetical information on income, occupation, interest payments, family deductions, property and age, complete the required tax forms to the satisfaction of an income tax official. If you have a job, use your own information for all of the required forms except the long federal form.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

5 Budget Time And Money Effectively

WHAT YOU DO

- ☐ Plan a one-week schedule of activities.
- ☐ Plan a household budget.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Plan, carry out and record a schedule for a period of seven days. The plan must include all activities you do, and the record you keep must be completed to the satisfaction of the certifier.

2. Using your own family and household for basic information or using hypothetical data, plan a budget for three months to the satisfaction of a certifier. You must know about gross and net income and have these facts incorporated in the family and household budget before meeting with the certifier.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

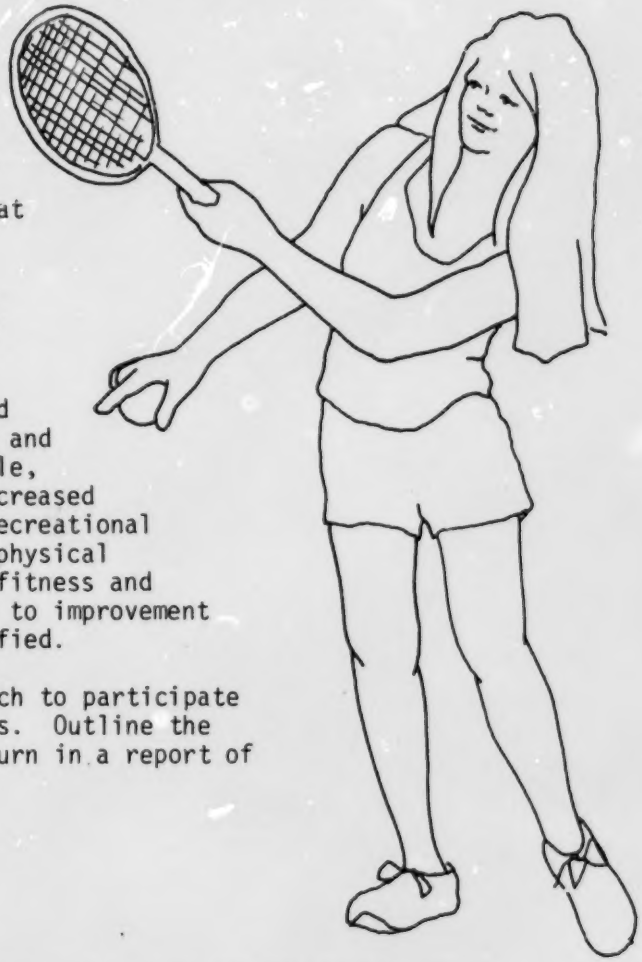
Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Maintain Good Physical Health And Make Effective Use Of Leisure Time



WHAT YOU DO

- ☐ Develop and follow a fitness program that suits your physical needs.
- ☐ Participate in activities that are recreational to you.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Given an assessment of your physical needs by a qualified person, identify your health and recreation needs: for example, weight reduction or gain, increased strength and endurance and recreational use of time. Based on this physical profile, develop a physical fitness and recreational program leading to improvement in the areas you have identified.

2. Select two activities in which to participate over a period of three months. Outline the plan and when you are done turn in a report of the activities.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Respond Appropriately To Fire, Police And Physical Health Emergencies

WHAT YOU DO

- ☐ Demonstrate a knowledge of fire prevention and effective action in fire emergencies.
- ☐ Show a knowledge of procedures if you had to act in an emergency situation.
- ☐ Pass a basic first aid test.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Outline emergency fire procedures to the satisfaction of a certifier.
2. Explain to the satisfaction of a certifier appropriate action that you could take in at least five emergency situations.
3. Participate in a first aid class or seminar.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. Materials must be studied before meeting with the certifier.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Participate In The Electoral Process

WHAT YOU DO

- ☐ Complete a voter registration form and complete local, state and federal ballots.
- ☐ Show an understanding of the issues involved in a ballot measure.
- ☐ Demonstrate an understanding of the process involved in the resolution of an issue in your life and activities.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Given hypothetical information about age, occupation and residence plus information about candidates, complete the registration and ballot forms to the satisfaction of a certifier.
2. Given two kinds of ballot measures, discuss your analysis of the pros and cons to the satisfaction of the certifier.
3. Select an issue in your community or school and explain your position on that issue to the satisfaction of a certifier.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. It is very important that you study the ballot measures before attempting to be certified.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Understand The Basic Structure And Function Of Local Government

WHAT YOU DO

- ☐ Show an understanding of the job, duties, obligations and authority of elected and appointed officials.
- ☐ Explain ways in which you can hold an official accountable.
- ☐ Show an understanding of the effects of lobbying practices by interest groups and individuals.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Observe the legislative and executive functions of local government in operation by attending a city council meeting.
2. Select a person from each of the legislative and executive branches of local government and explain that person's role and responsibilities to the satisfaction of that official.
3. Select an issue in which lobbying efforts were clearly involved and explain the effects of the lobbying efforts to the satisfaction of a professional special interest lobbyist.
4. Explain, to the satisfaction of your certifier, a variety of ways that you can hold officials accountable, including re-election, recall and direct pressure.

RESOURCES

A. Certifier:

B. Materials: See resources list in the back of this workbook. You *must* study the materials before meeting with a representative from the legislative and executive branches. Certifiers for this competency will probably want to meet with groups of students.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 4

Your schedule for completion:

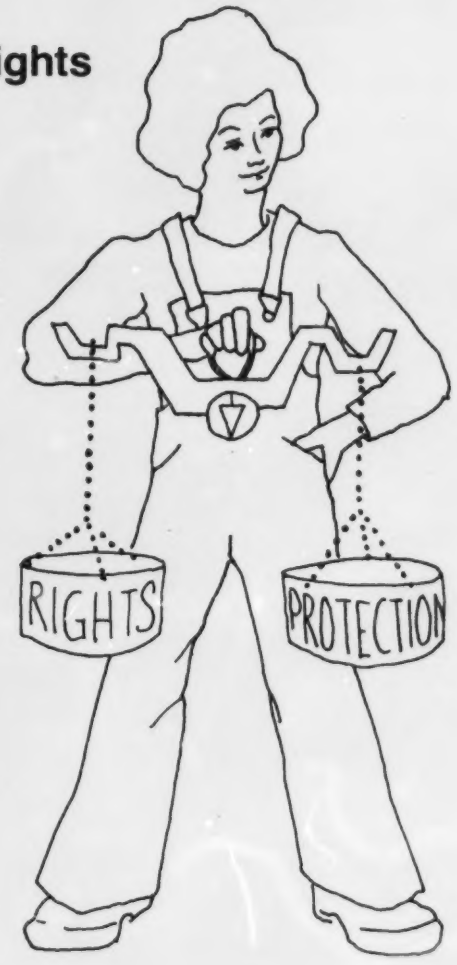
Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

10 Explain Personal Legal Rights



WHAT YOU DO

- ☐ Show a practical knowledge of the basic Constitutional guarantees.
- ☐ Explain your procedural rights (due process), ways you can claim them and limitations to individuals' abilities to claim them.
- ☐ Show an understanding of consumer rights and use of consumer protection agencies.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Explain to a certifier the various rights guaranteed by the Constitution.
2. Explain to a Legal Aid lawyer the ways in which rights can be unequally interpreted for the poor and the rich and how people can protect themselves against such inequitable treatment.
3. Given information on consumer abuse, explain consumer protection laws and the use of consumer protection agencies to the satisfaction of a representative of a consumer protection agency. Try to draw from your own experiences as a consumer.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook. You must study the materials before meeting with the certifiers. This is extremely important.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

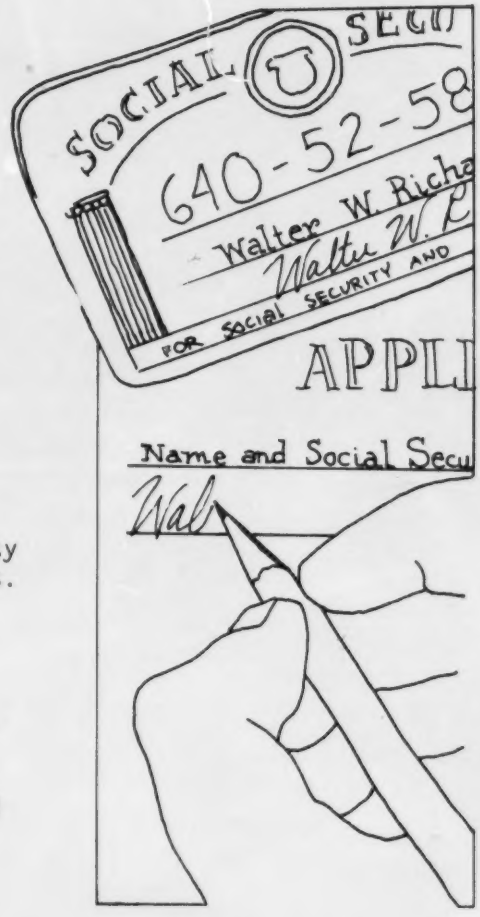
Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

11 Make Appropriate Use Of Public Agencies



WHAT YOU DO

- ☐ Complete application to the Federal Insurance Contribution Act (FICA), which provides Social Security.
- ☐ Show an understanding of benefits available from public agencies.
- ☐ Survey public information available through local government agencies.
- ☐ Demonstrate effective tactics for easy and successful use of public agencies.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Make an application for and secure a Social Security Card.
2. Using information either hypothetical or from a person you know, complete application for Unemployment Compensation.
3. Using information available at the county courthouse, list the following information about your present place of residence:

   a. assessed valuation
   b. property tax amounts by category of allocation
   c. zone designation
   d. type of sewer service
   e. all assessments against that property (sewer, street, lighting, fire district, water district, roads, etc.)
   f. monthly payments or rent
   g. legal rights for the tenant, if rented property

4. Contact a public agency to obtain some information or services and keep a record of the steps you go through (actions, names, titles and phone numbers of contact people; run-arounds if any; etc.) in order to obtain the information or services desired. Discuss procedures for contacting public agencies with a representative of a citizens' group such as the League of Women Voters.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 4

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

12 Make Application For Employment And Successfully Hold A Job

WHAT YOU DO

- ☐ Go through the steps to obtain a job.
- ☐ Either obtain the job or research the job characteristics that would directly affect an employee.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Read classified employment ads or register with the State Employment Office and use their listings; choose at least one job, prepare a resume, make application and have an interview for the job.
2. Either obtain the job and work for a specified period of time, or explain to the certifier details about the job such as salary, hours, fringe benefits, vacation and holidays, dress regulations and job duties. If you already hold a job, that will satisfy the requirements for this competency. Have your employer sign the Competency Certification form.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook.

ARRANGEMENTS YOU MAKE

You will be responsible for contacting an employer and you must obtain certification from the employer.

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

13 Operate And Maintain An Automobile

WHAT YOU DO

- ☐ Get both a learner's permit and a driver's license.
- ☐ Outline the essential elements of an automobile maintenance program.
- ☐ Outline safety and defensive driving techniques.
- ☐ Itemize auto expenses and compare them with the expense of using public transportation.

HOW YOU DO IT--SPECIFIC ACTIVITIES

1. Either pass the state written and driving tests to the satisfaction of a Motor Vehicle Division examiner and get a driving permit and license, or on parent request, pass the written portion only.
2. Develop a maintenance program for an automobile to the satisfaction of an automobile mechanic. Change a tire, replace a fuse and describe winterizing techniques.
3. Demonstrate defensive driving techniques to the satisfaction of a driver training instructor. (If you select option two of Activity 1 above, a verbal explanation is acceptable.)
4. Describe to the satisfaction of a certifier emergency techniques if an auto stalls on a freeway.
5. List to the satisfaction of the certifier all the costs of purchasing, insuring and maintaining an automobile for one year. Include interest, maintenance and depreciation costs. Compare these costs to the expense of using public transportation for one year.

RESOURCES YOU USE

A. Certifier:

B. Materials: See resources list in the back of this workbook.

ARRANGEMENTS YOU MAKE

Activity 1

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 2

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 3

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 4

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

Activity 5

Your schedule for completion:

Appointment with certifier:

Number of students participating:

Transportation:

USEFUL RESOURCES AND GENERAL NOTES

Suggested Resources For Competencies

Please contact school staff coordinating the competencies for assistance if you have difficulty locating any of the resources listed below.

1. Transact business on a credit basis.

Suggested Materials	Agencies to Contact
books on credit responsibilities and use	local banks and credit unions
credit card requirements and applications	debt consolidation agencies
sample contracts from various stores	consumer protection groups and agencies
federal and state laws on credit, interest, bankruptcy, contracts, minors, etc.	state legislators

2. Maintain a checking account.

Suggested Materials	Agencies to Contact
books on managing personal income	local banks
sample checking accounts	

3. Provide adequate insurance for yourself, your family and possessions.

Suggested Materials	Agencies to Contact
books on general recordkeeping	local insurance agencies
insurance brochures	state insurance division
sample insurance policies of various kinds	
state laws pertaining to insurance	

4. File state and/or federal taxes.

Suggested Materials	Agencies to Contact
tax forms and instruction booklets	state and federal tax agencies
simulated tax problems	private tax consultants

5. Budget time and money effectively.

Suggested Materials	Agencies to Contact
books on general recordkeeping	local education agencies (e.g., home economics department)
books on financing	local banks
pamphlets on budgeting and planning	

6. Maintain good physical health and make effective use of leisure time.

Suggested Materials	Agencies to Contact
booklets on various physical activities	state and local park services
books on health, exercise, diet and fitness	physical education departments of local schools and colleges

7. Respond appropriately to fire, police and physical health emergencies.

Suggested Materials	Agencies to Contact
books on first aid	police, fire and health (mental and physical) emergency agencies
pamphlets on emergency procedures	

8. Participate in the electoral process.

Suggested Materials	Agencies to Contact
voters' pamphlets	voters' groups
sample ballots	federal, state and local government representatives
voter registration forms	lobbying groups
federal, state and local election laws	county elections office

9. Understand the basic structure and function of local government.

Suggested Materials	Agencies to Contact
city and county charters	state, county and local governing bodies
state constitution	
booklets on judicial system, lobbying and youth roles	
updates on constitutional amendments and local ordinances	
local newspapers	
books on government	

10. Explain personal legal rights.

Suggested Materials	Agencies to Contact
pamphlets on youth and law	consumer protection agencies
U.S. Constitution	local law enforcement agencies
state constitution	federal, state and local government representatives
warranties and guarantees	
booklets on consumer protection	
HEW regulations on rights of students	

11. Make appropriate use of public agencies.

Suggested Materials	Agencies to Contact
booklets on Social Security, Welfare, Unemployment Insurance, etc.	public agencies (city, county, state, federal)
sample forms for various agencies	

12. Make application for employment and successfully hold a job.

Suggested Materials	Agencies to Contact
various job applications	local employment agencies
booklets on job finding	private employment firms
sample resumes	employment directors of businesses and agencies
information on Unemployment Insurance	
sample agreements from private employment firms	

13. Operate and maintain an automobile.

Suggested Materials	Agencies to Contact
auto consumer report	motor vehicle departments
state motor vehicle laws	auto sales and service shops
service manuals	
drivers' manuals	

Sample Competencies Scheduling Chart

Here's how to complete your competencies schedule (page 41):
List all competencies and the number of activities in each in the left-hand columns. Enter in the proper monthly columns the date you plan to start working on each competency and the date you intend to complete each. Remember: you can work on the competencies in any order you choose. Keep your schedule current by changing the dates when necessary. When all activities of a competency have been certified, enter completion date in the right-hand column.

COMPETENCY	number of activities	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April	May	June	Date Actually Completed
Credit	2			11-15 ✱11-17								11-17
Checking	3	9-8 ✱9-12										9-12
Insurance	1						2-5 →	3-1				3-1
Taxes	1	9-21 →	10-15									10-15
Budget	2					1-5 ✱1-15						1-15
Health	2		10-2 →			1-3						1-6
Emergencies	3					1-7 →					6-1	6-1
Voting	3		10-15 →	11-10								11-5
Government	4				12-4 →		2-14					2-14
Rights	3					1-6 →	2-3					2-1
Agencies	4		10-16 →	11-21								11-20
Employment	2	9-10 →			12-21							12-5
Auto	5					1-7 →				5-29		5-29

Plan Your Schedule

COMPETENCY	number of activities	Sept.	Oct.	Nov.	Dec.	Jan.	Feb.	Mar.	April	May	June	Date Actually Completed

COMPETENCY CERTIFICATION

Student: _____

INSTRUCTIONS

1. Print in ink or type the name, title, business address and telephone number of each certifier specified for the competencies. This information should be on file in your school or program.
2. When you satisfactorily complete a competency the certifier(s) should sign the certification sheet and fill in the date.
3. Keep the sheet as your record of completion of the competencies.

COMP. NO.	CERTIFIER'S NAME (PRINT)	CERTIFIER'S SIGNATURE	DATE	TITLE AND BUSINESS ADDRESS	PHONE NO.

COMP. NO.	CERTIFIER'S NAME (PRINT)	CERTIFIER'S SIGNATURE	DATE	TITLE AND BUSINESS ADDRESS	PHONE NO.